

**Chapter 13 Plan (Individual Adjustment of Debts)**

☐ Original Plan

☒ 1st Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)

☐ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

Debtor: Shawn Zabel SSN: xxx-xx-7113 Case Number: 25-10293

Joint Debtor: Noemi Zabel SSN: xxx-xx-2887

**I. Notices**

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans, and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified, or eliminated. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation within 28 days after the completion of the Section 341 meeting of creditors. Additional objection deadlines may apply as set forth in Section IIIC below. The court may confirm this plan without further notice if no objection to confirmation is filed.
- To All Parties: This form plan may not be altered other than in the nonstandard provisions in Section VII. The plan contains no nonstandard provisions other than those set out in Section VII.
- Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no boxes are checked, the provision will be ineffective even if otherwise provided for in the plan.

**The deadline to object to the amended or modified plan is \_\_\_\_\_**

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
Nonstandard provisions, set out in Section VII	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Unless otherwise provided for in this plan, the trustee shall disburse payments in the following order after trustee fees: equal monthly payments to secured creditors, administrative expenses including attorney fees, secured claims paid pro rata, priority claims, general unsecured claims.

**II. Plan Payments, Length of Plan, and Debtor(s)' Attorney's Fee**

- A. Monthly Plan Payment:** This plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order unless otherwise requested. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

\$1. \$100.00 for 1 months;

\$2. \$319.00 for 35 months;

\$3. \_\_\_\_\_ for \_\_\_\_\_ months;

\$4. \_\_\_\_\_ for \_\_\_\_\_ months;

\$5. \_\_\_\_\_ for \_\_\_\_\_ months;

\$6. \_\_\_\_\_ for \_\_\_\_\_ months;

\$7. \_\_\_\_\_ for \_\_\_\_\_ months;

\$8. \_\_\_\_\_ for \_\_\_\_\_ months;

\$9. \_\_\_\_\_ for \_\_\_\_\_ months;

\$10. \_\_\_\_\_ for \_\_\_\_\_ months;

\$11. \_\_\_\_\_ for \_\_\_\_\_ months;

**B. Debtor(s)' Attorney's Fee:** ☐ None ☐ Pro Bono

Unless otherwise ordered, allowed administrative expenses for attorney's fees will be paid by the trustee.

Total Fees:	<u>\$5,000.00</u>	Total Paid:	<u>\$2,440.00</u>	Balance Due:	<u>\$2,560.00</u>
Payable	<u>                    </u>	/month (Months	<u>      </u>	to	<u>      </u> )

**III. Treatment of Secured Claims**

If a secured claim is not provided for in Section III, then the trustee will not disburse any funds to the holder of the claim.

If a claim listed in the plan as secured is filed or otherwise allowed as fully unsecured, the trustee will pay the claim as an unsecured claim as provided in Section V, and the claim will not be paid as a secured claim under Section III.

If a secured creditor obtains relief from the automatic stay as to collateral listed in Section III, the trustee will cease further payments to that creditor and, as of the date of entry of the order granting stay relief, the plan will be deemed not to provide for that creditor's secured claims beyond payments actually made to the creditor as of that date.

Payment of Notices filed under Rule 3002.1(c): The trustee will pay post-petition notices of fees, expenses, and charges filed pursuant to Bankruptcy Rule 3002.1(c) ("3002.1(c) Notice") pro rata when the trustee pays other secured creditors, unless the debtor timely objects to the 3002.1(c) Notice. A modified plan may be required to maintain feasibility. If the debtor timely objects, the trustee will pay the amount as determined by the court. The trustee will not pay 3002.1(c) Notice amounts if the plan provides for avoidance of the creditor's lien or the surrender of all property securing the creditor's claim.

- A. Payment In Full:** With the exception of tax claims of governmental units, the claims listed below will be paid in full, with the interest rate stated below. If the plan does not state an interest rate, the proof of claim controls the rate of interest. If no interest rate is listed in the plan or the proof of claim, the plan pays the claim without interest. For tax claims of governmental units, the debtor must state the rate required by 11 U.S.C. § 511 to permit the parties to calculate feasibility.

The allowed claim amount stated on a proof of claim controls over any contrary claim amount listed in this section, whether the allowed claim amount is higher or lower (applies to Section IIIA only).

The holder of any allowed secured claim listed in this section will retain its lien as provided in 11 U.S.C. § 1325(a)(5)(B)(i).

1. Creditor: First Community Credit Union

Address

Arrearage on Petition Date: \$0.00Payoff on Petition Date: \$6,719.62Regular Payment (Maintain) \$208.30 /monthAccount Number 0200Interest Rate: 4.25Disburse adequate protection pre-confirmation \$ \$23.80Other: Trustee to disburse equal monthly payment of \$208.30☐ Real Property☐ Principal Residence☐ Other Real Property

Address of Collateral:

Check one below for Real Property:

☐ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly☒ Personal Property/VehicleDescription of Collateral: 2021 CF Moto CForce 600 Touring

**B. Maintenance of Payments and Cure of Default:** The debtor(s) will maintain payments during the case on the allowed secured claims listed below pursuant to 11 U.S.C. § 1322(b)(5).

The trustee will pay the arrearage listed on any allowed proof of claim filed before the deadline under Bankruptcy Rule 3002(c) or 3004. If the interest rate is left blank, the trustee will not pay interest on the arrearage. The installment payments will be paid as indicated below.

Any arrearage and the current monthly installment listed on a proof of claim (or a notice filed pursuant to Bankruptcy Rule 3002.1) control over any contrary amounts stated below.

1. Creditor: <u>Wisconsin Home and Economic Development Association</u>	
Address:	Arrearage on Petition Date: <u>\$467.60</u>
	Payoff on Petition Date: <u>63,557.92</u>
	Arrears Payment (Cure) <u>\$7.79</u> /month
Account Number: <u>3049</u>	
Interest Rate: <u>0</u>	
Disburse adequate protection pre-confirmation \$ <u>          </u>	
Other: <u>Debtors will pay regular mortgage payment directly</u>	
<input checked="" type="checkbox"/> Real Property	Check one below for Real Property:
<input checked="" type="checkbox"/> Principal Residence	<input checked="" type="checkbox"/> Escrow is included in the regular payments
<input type="checkbox"/> Other Real Property	<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
Address of Collateral: <u>          </u>	
<input type="checkbox"/> Personal Property/Vehicle	
Description of Collateral: <u>200 N. East St. La Valle, WI 53941</u>	
2. Creditor: <u>Summit Credit Union</u>	
Address:	Arrearage on Petition Date: <u>\$0</u>
	Payoff on Petition Date: <u>39,401.81</u>
	[Select Payment Type] <u>\$0.00</u> /month
Account Number: <u>0460</u>	
Interest Rate: <u>0</u>	
Disburse adequate protection pre-confirmation \$ <u>          </u>	
Other: <u>No current Arrears, Debtors will pay regular mortgage payment directly</u>	
<input checked="" type="checkbox"/> Real Property	Check one below for Real Property:
<input type="checkbox"/> Principal Residence	<input type="checkbox"/> Escrow is included in the regular payments
<input type="checkbox"/> Other Real Property	<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
Address of Collateral: <u>          </u>	
<input type="checkbox"/> Personal Property/Vehicle	
Description of Collateral: <u>200 N. East St. La Valle, WI 53941</u>	

**C. Valuation of Collateral:** ☒ NONE**D. LIEN AVOIDANCE** ☐ NONE

- ☒ Judicial liens or nonpossessory, nonpurchase money security interests securing the claims will be avoided to the extent that they impair the exemptions under 11 U.S.C. § 522 as listed below. A judicial lien or other security interest securing a claim listed below will be avoided to the extent that it impairs an exemption upon entry of the order confirming the plan. The amount of the judicial lien or other security interest that is avoided will be treated as an unsecured claim in Section V to the extent allowed. The amount, if any, of the judicial lien or other security interest that is not avoided will be paid in full as a secured claim.

1. Creditor: <u>First National Bank of Omaha</u>	
Estimated Amount of Creditor's Lien:	<u>\$8,111.92</u>
Value of Collateral:	<u>\$140,000.00</u>
Amount of Claims Senior to Creditor's Claim:	<u>\$102,959.73</u>
Value of Claimed Exemptions:	<u>\$37,040.27</u>
Amount of Secured Claim, if any:	Interest Rate: <u>0</u>
Payable:	(Select Payment Type) <u>\$0.00</u> Select Frequency
Description of Collateral:	<u>200 N. East St., La Valle WI 53941</u>

**E. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

- ☐ NONE
- ☐ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. As to those creditors, entry of an order confirming this plan immediately (1) terminates the stay under 11 U.S.C. § 362(a) as to the collateral only, (2) terminates any stay under 11 U.S.C. § 1301, and (3) abandons the collateral under 11 U.S.C. § 554(b).

Name of Creditor	Account No.	Description of Collateral (Address, Vehicle, etc.)
1. <u>Summit Credit Union</u>	<u>0001</u>	<u>2015 Chevrolet Silverado, VIN: 1GC4K0C87FF147953</u>

**IV. Treatment of Fees and Priority Claims (as defined in 11 U.S.C. § 507 and 11 U.S.C. § 1322(a)(4))**

Trustee's fees are governed by statute, may change during the course of the case, and should not be specified herein.

All allowed priority claims will be paid in full without post-petition interest unless the plan otherwise provides.

The priority debt amount listed on a filed proof of claim controls over any contrary amount listed in this section, unless the court determines that a different amount of the allowed claim is entitled to priority.

- A. **PRIORITY TAX CLAIMS:** ☐ NONE
- B. **DOMESTIC SUPPORT OBLIGATION(S):** ☒ NONE
- C. **OTHER:** ☒ NONE

**V. Treatment of Unsecured Nonpriority Creditors**

- A. Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata from any remaining funds after paying other disbursements made in accordance with the plan until either the applicable commitment period is reached or nonpriority unsecured claims are paid in full, whichever comes first.

Pro rata dividends will be calculated by the Trustee upon review of filed claims after the bar date.

- B. ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

- C. **SEPARATELY CLASSIFIED:** ☒ NONE

\*Debtor(s) certifies the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

**VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:** Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☐ NONE

**VII. Non-Standard Plan Provisions**

☐ NONE

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing Chapter 13 plan is true and correct under penalty of perjury.

Shawn Zabel

Debtor

4/25/25  
Date

Noemi Zabel

Joint Debtor

4/25/25  
Date

\_\_\_\_\_  
Attorney with permission to sign on  
Debtor(s)' behalf

\_\_\_\_\_  
Date

By filing this document, the Attorney for Debtor(s) [or Debtor(s) if not represented by counsel] certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VII.



UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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In re: Shawn Zabel  
Noemi Zabel

Chapter 13  
Case No.: 25-10293

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**REQUEST TO AMEND UNCONFIRMED CHAPTER 13 PLAN**

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1. This request to amend an unconfirmed Chapter 13 Plan supersedes all prior requests to amend the Plan and includes all proposed amendments. Terms not fully stated here or in the original Plan are not part of the Plan.
2. Service: A certificate of service must be filed with this request for plan amendment, together with the amended Western Wisconsin Local Form 3015-1.1.
3. Designate one of the following:  

☒ A copy of this proposed amendment has been served on the parties (the debtor, the trustee, the United States Trustee and all creditors) as required by Fed. R. Bank. P. 3015(g); or  

\_\_\_\_\_ A motion requesting limited service is being filed simultaneously with the Court.
4. I request the following amendment of the Chapter 13 Plan filed with the Court:  
See Attached

All remaining terms of the original Chapter 13 plan are unaffected. In the event of a conflict between the terms of the original Plan and the terms of this amendment, the terms of this amendment will control.

WHEREFORE, each Debtor requests the Court approve this proposed amendment to the original Chapter 13 Plan.

Shawn and Noemi Zabel

Request to Amend Confirmed CH13 Plan: Attachment to 1st Amended Plan

Section II. A. 1 – 3. - Amended plan to change plan payment schedule:

1. \$100 for one (1) month
2. \$319 for thirty-five (35) months

TOTAL: \$11,263.25

Section III (A)1

1. Amends treatment of First Community Credit Union to clarify that Trustee will make equal monthly payments of \$208.30 with adequate protection payments of \$23.80.

Section III (C)2

1. Deletes Summit Credit Union from valuation of vehicles. This vehicle will be surrendered, and has been moved to section III(E).

Section III(E)

1. Adds Summit Credit Union, Acct. No. 0001, Chevrolet Silverado, VIN: 1GC4K0C87FF147953 to be surrendered to Summit Credit Union.

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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In Re:

Shawn Zabel  
Noemi Zabel

Case No. 25-10293

Debtors.

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**NOTICE OF DEBTORS' REQUEST TO AMEND UNCONFIRMED  
CHAPTER 13 PLAN**

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**PLEASE TAKE NOTICE** that the above-named Debtors, Shawn and Noemi Zabel by their attorneys, Krekeler Law, S.C., have filed papers with the Court requesting to amend their unconfirmed Chapter 13 Plan, a copy of which is attached hereto and incorporated herein.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to eliminate or change your claim, then on or before **twenty-one days (21 Days)** from the date of this Notice you or your attorney must:

File with the court a written objection and request for hearing, explaining your objection to Debtors' Request to Amend Unconfirmed Chapter 13 Plan at:

United States Bankruptcy Court  
120 North Henry Street  
Madison, WI 53703

If you mail your objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney Colton J. Chase  
Krekeler Law S.C.  
26 Schroeder Ct., Ste. 300  
Madison, WI 53711

U.S. Trustee  
780 Regent Street, Suite 304A  
Madison, WI 53715



If you or your attorney does not take these steps, the court may decide that you do not oppose the Debtors' Request to Amend Unconfirmed Chapter 13 Plan and, therefore, may enter an order granting said Amended Chapter 13 Plan.

Dated this 25<sup>th</sup> day of April, 2025.

**KREKELER LAW, S.C.**

By: /s/Colton J. Chase  
Colton J. Chase  
State Bar No. 1112821  
Attorneys for Debtors,  
*Shawn & Noemi Zabel*

**ADDRESS:**  
26 Schroeder Ct., Ste. 300  
Madison, WI 53711  
(608) 258-8555  
[cchase@ks-lawfirm.com](mailto:cchase@ks-lawfirm.com)

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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In Re:

Shawn Zabel  
Noemi Zabel

Case No. 25-10293

Debtors.

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**CERTIFICATE OF SERVICE**

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STATE OF WISCONSIN     )  
                                      ) ss.  
COUNTY OF DANE         )

The undersigned, being first duly sworn on oath, deposes and says that on April 25, 2025, the Debtors' Request to Amend Unconfirmed Chapter 13 Plan, Amended Chapter 13 Plan and Notice of Request to Amend Unconfirmed Chapter 13 Plan were electronically filed with the Clerk of Court and served upon the United States Trustee, the Debtors' attorney, and any other person designated by the Court using the ECF system.

The undersigned, being first duly sworn on oath, deposes and says that on April 25, 2025, the undersigned mailed, properly enclosed in a postpaid envelope, a copy of the Debtors' Request to Amend Unconfirmed Chapter 13 Plan, Amended Chapter 13 Plan and Notice of Request to Amend Unconfirmed Chapter 13 Plan to all on the attached list and to:

Shawn & Noemi Zabel  
P.O. Box 438  
La Valle, WI 53941

  
\_\_\_\_\_  
Rebecca Porter

Label Matrix for local noticing  
0758-3  
Case 3-25-10293-cjf  
Western District of Wisconsin www.wiwb.uscour  
Madison  
Fri Apr 25 15:02:34 CDT 2025

Justin J. Bates  
8055 Meadow Rock Drive  
Ste 2  
Weston, WI 54476-5234

CW Nexus Holdings Trust I  
P.O. Box 9201  
Old Bethpage, NY 11804-9001

Capital One - Venture  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Credit One Bank - American Express  
P.O. Box 60500  
City of Industry, CA 91716-0500

Discover Bank  
PO Box 3025  
New Albany, OH 43054-3025

Ford Motor Credit Company, LLC  
AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

IRS - Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Merrick Bank  
10705 S. Jordan Gateway  
South Jordan, UT 84095-3977

1st Community Credit Union  
1000 West Wisconsin Street  
PO Box 167  
Sparta, WI 54656-0167

Mychal A. Bruggeman  
Manty & Associates, P.A.  
150 South Fifth Street  
Ste 3125  
Minneapolis, MN 55402-4221

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Carson Smithfield LLC  
PO Box 660397  
Dallas, TX 75266-0397

Credit One Bank - Visa  
P.O. Box 60500  
City of Industry, CA 91716-0500

(p)FIRST NATIONAL BANK OF OMAHA  
1620 DODGE ST  
STOP CODE 3113  
OMAHA NE 68102-1593

Ford Motor Credit Company, LLC c/o AIS Portf  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Lincoln Automotive Financial Services  
4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Office of the United States Trustee  
780 Regent Street  
Suite 304  
Madison, WI 53715-1233

Amazon Credit/Synchrony Bank  
P.O. Box 71711  
Philadelphia, PA 19176-1711

CW Nexus Credit Card Holdings 1, LLC  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

Capital One - Mastercard  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Colton Johnson Chase  
Krekeler Law, S.C.  
26 Schroeder Court  
Suite 300  
Madison, WI 53711-2503

Discover  
P.O. Box 6103  
Carol Stream, IL 60197-6103

First National Bank of Omaha c/o BQ & Associ  
14211 Arbor Street  
Suite 100  
Omaha, NE 68144-2312

(p)MARK HARRING  
ATTN STANDING TRUSTEE  
122 WEST WASHINGTON AVENUE SUITE 500  
MADISON WI 53703-2758

(p)BATES LEGAL GROUP LLC  
ATTN JUSTIN J BATES ESQ  
PO BOX 1473  
WAUSAU WI 54402-1473

Madison Radiology  
P.O. Box 678268  
Dallas, TX 75267-8268

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

PayPal Credit / Synchrony Bank  
PO Box 71718  
Philadelphia, PA 19176-1718

Jay J. Pitner  
Gray & Associates, LLP  
16345 West Glendale Drive  
New Berlin, WI 53151-2841

Sauk Prairie HealthCare  
P.O. Box 70  
Prairie Du Sac, WI 53578-0070

Secretary of Treasury  
Treasury Department  
1500 Pennsylvania Avenue N.W.  
Washington, DC 20220-0001

Securities and Exchange Commission  
175 West Jackson Boulevard  
Suite 900  
Chicago, IL 60604-2908

Summit Credit Union  
P.O. Box 8046  
Madison, WI 53708-8046

U.S. Trustee's Office  
780 Regent Street, Suite 304  
Madison, WI 53715-1233

United States Treasury  
Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

(p)WHEDA  
PO BOX 1728  
MADISON WI 53701-1728

Wisconsin Department of Revenue  
Special Procedures Unit  
P.O. Box 8901  
Madison, WI 53708-8901

Wisconsin Department of Revenue  
Compliance Bureau  
PO Box 8901  
Madison, WI 53708-8901

Wisconsin Dept. of Workforce Development  
Division of Unemployment Insurance  
P.O. Box 8914  
Madison, WI 53708-8914

Wisconsin Housing and Economic Development A  
c/o Gray & Associates, LLP  
16345 West Glendale Drive  
New Berlin, WI 53151-2841

Noemi A Zabel  
200 N. East St.  
La Valle, WI 53941

Shawn I Zabel  
200 N. East St.  
La Valle, WI 53941

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

First National Bank of Omaha  
P.O. Box 3331  
Stop Code 9200  
Omaha, NE 68103-0331

Mark Harring  
122 West Washington Ave.  
Suite 500  
Madison, WI 53703-2578

Jefferson Capital Systems LLC  
PO Box 7999  
St. Cloud, MN 56302-9617

Justin J. Bates, Esq.  
P.O. Box 1473  
Wausau, WI 54402

PORTFOLIO RECOVERY ASSOCIATES, LLC  
POB 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

WHEDA  
P.O.Box 1728  
Madison, WI 53701-1728

(d)WHEDA  
PO Box 1728  
908 E Main St. Ste. 501  
Madison, WI 53701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)1st Community Credit Union

(u)Summit Credit Union

End of Label Matrix

Mailable recipients 44

Bypassed recipients 2

Total 46